

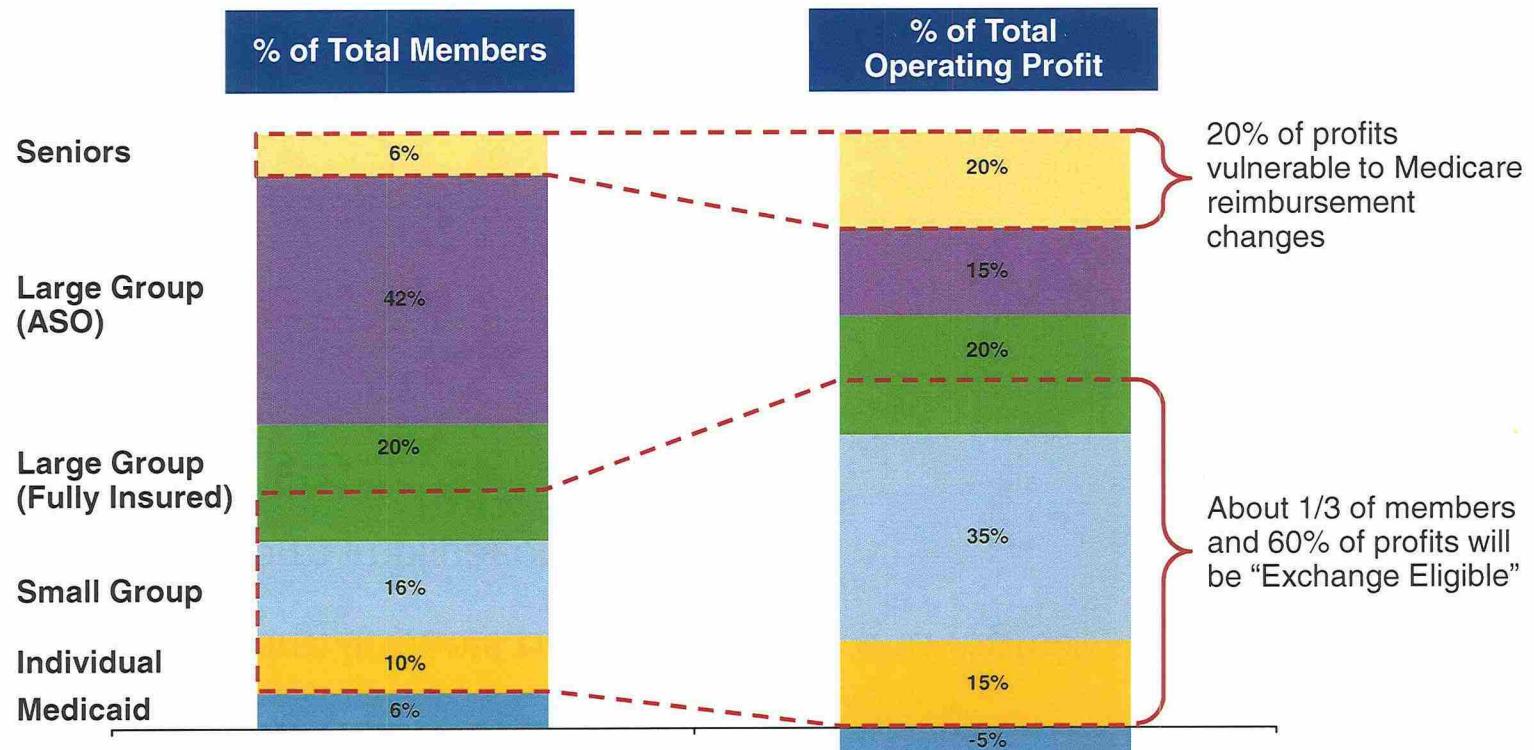
EXHIBIT

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**Health Care Reform:
A Market Impact**

A typical health plan will experience major disruption to existing profit centers.
40% of members and 80% of profits are vulnerable.

Current Profile of a “Typical” Multi-Segment Health Plan



Key questions:

- How quickly will employers migrate to a retail, defined-contribution market?
- How much will profits change if insurers take an “incremental approach” to reform?